

Old Age, Disability, Death

First law: 1971 (National Provident Fund). Abolished in 1978 and replaced with the 1979 (Social Security Fund).

Current law: 1987 (Social Security Act) and 1990 (Seychelles Pension Scheme supplements the Social Security Fund Program).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 4.95 rupees (Rs).

Coverage

Social Security Fund: Employed persons, self-employed, non-employed with unearned income, and public employees.

Seychelles Pension Scheme: All full-time workers (25 hours/week or more). Self-employed, part-time workers and unemployed may join voluntarily.

Source of Funds

Insured person: Social Security Fund, 5% of earnings; self-employed contribute through tax system.

Seychelles Pension Scheme, voluntary contributions in any amount (minimum 10 rupees, no maximum).

Employer: Social Security Fund, 10% on first Rs1,000 of monthly wages, 20% on second Rs1,000, 35% on next Rs8,000, and 40% on wages in excess of Rs10,000.

Seychelles Pension Scheme, Rs50 per month for each full-time employee.

Government: None.

Qualifying Conditions

Old-age pension: Social Security Fund and Seychelles Pension Scheme, age 63, and 5 years' residence required immediately preceding retirement. (May be waived by the Minister under special circumstances.)

Disability pension: Social Security Fund, loss of 3/4 of earning capacity. Reduced rate if 50%-74% incapacitated. 5 years' residence, but residency requirement may be waived under special circumstances.

Seychelles Pension Scheme, payable 6 months after disability payments have been initiated under the Social Security Fund program.

Exclusions: Persons earning more than subsistence level as set by the Social Security Fund.

Survivor pension: Social Security Fund and Seychelles Pension Scheme, 5 years residence of beneficiary.

Old-Age Benefits

Old-age pension: Social Security Fund, Rs1,100 per month. Benefits reviewed and adjusted each year for cost-of-living changes. Seychelles Pension Scheme, based on worker's voluntary contributions to the Pension Scheme.

Permanent Disability Benefits

Disability pension: Social Security Fund, Rs1050 per month.

Partial disability: Full pension reduced by earnings.

Payable after sickness benefit has been received for 6 months until retirement age.

Seychelles Pension Scheme, based on worker's equity in program (as under old-age pension program).

Dependent's supplements: Rs400 for an adult, Rs350 for each child. Disability pension and dependent's allowance cannot exceed 80% of previous earnings.

Survivor Benefits

Survivor pension: Social Security Fund, Rs825 per month for 1 year if widow age 45 or older or with custody of deceased husband's child under age 15 (over 15 if student), or dependent widower.

Orphans: Rs500 per month.

Funeral grant: Rs1,500.

If death before retirement, lump sum equal to 50% of compulsory contributions paid (**Social Security Fund**), and 100% of voluntary contributions paid (**Seychelles Pension Scheme**).

Death after retirement, same as old-age pension.

Administrative Organization

Ministry of Finance.

Sickness and Maternity

First law: 1979.

Current law: 1987.

Type of program: Social insurance system. Cash sickness and maternity benefits only. Medical services available in government dispensaries and hospitals under National Health Plan.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, Death, above.

Employer: Same.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Employer pays full salary for first two months and is reimbursed 80% of amount paid or Rs2,000, whichever is less. Thereafter, Social Security pays Rs825 per month for up to 6 months.

Dependent's allowance: Rs400 for an adult, Rs350 for each child.

Maternity benefit: Employer pays full salary 2 weeks before and 8 weeks after confinement, and is reimbursed 80% of amount paid, or Rs2,000, whichever is less. Any prolonged illness as a result of pregnancy is paid as sickness benefit at Rs825 per month for up to 6 months.

Administrative Organization

Ministry of Finance.

Work Injury

First law: 1970 (employer liability).
 Current law: 1987.
 Type of program: Social insurance system.

Coverage

Employed persons.
 Exclusions: Self-employed persons.

Source of Funds

Insured person: See Old-Age, Disability, Death, above.
Employer: See Old-Age, Disability, Death, above.
Government: None.

Qualifying Conditions

Work-injury benefits: See sickness benefit, above.

Temporary Disability Benefits

Temporary disability benefit: Rs825 per month. Payable up to 130 working days.
 Dependent's allowance: See disability pension, above.

Permanent Disability Benefits

Permanent disability pension: Rs825 per month if totally disabled.
 Payable after temporary disability benefit has been received for 6 months until retirement age.
 Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.
 Court award: Compensation for incapacity for work is halved between Employer and Social Security Fund.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, and transportation as provided under employment benefit legislation.

Administrative Organization

Ministry of Finance.

Unemployment

Full Employment Scheme of 1980 provides daily subsistence wages for registered unemployed who work on government-approved projects.

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